

Nebraska ECHO Project

Empowering Consumers of Healthcare Organizations



TIP SHEET

Protecting Personal Information during Marketing of Medicare Prescription Drug Plans

Protect your Medicare number as you would your credit card information. Don't give out your personal information, such as Social Security number, bank account numbers or credit card numbers to plan marketing representatives. Plans are not allowed to request such personal information in their marketing activities.

Plans cannot begin enrolling consumers until November 15, 2005. Although marketing of Medicare prescription drug plans began in October, enrollment in a specific plan doesn't begin until November 15th.

Medicare prescription drug plans will have the "Medicare-Approved" seal on their materials. The seal has "Medicare Rx" in large letters with "Prescription Drug Coverage" in smaller letters under that.

People who are really marketing a Medicare prescription drug plan can't come to your home uninvited. Door-to-door marketing is prohibited. However, plan representatives may come to your home if they call and make an appointment with you or if you send in a postcard requesting additional information from a representative.

You will be able to enroll in plans over the Internet, but plans can't ask for payment over the Internet. If you enroll over the Internet, the plan must send you a bill.

Telemarketing of Medicare prescription drug plans is allowed with some limitations. Plans can only call between the hours of 8 a.m. and 9 p.m. You cannot be enrolled in a plan or asked to pay for a drug plan over the phone, during that initial call. However, plans can request that you call them back to enroll, offer to send information or to arrange an appointment for a representative to visit your home.

To stop repeated and unwanted sales calls simply say "stop." Plans are required to honor your "do not call again" requests.

Any telemarketing of Medicare prescription drug plans must comply with the Do-Not-Call Registry. To avoid all telemarketing calls register with the federal "do not call" list at 1-888-382-1222 or go to <http://www.donotcall.gov>

Pharmacists, physicians and other health care providers cannot steer beneficiaries to a plan that furthers their own financial interest. However, these providers can provide objective information, announce their contractual relationship with a plan sponsor and assist consumers in choosing a plan that best meets their needs.

Medicare doesn't recommend one plan over another. It will be your choice.

Be informed. Detailed information about the Medicare drug plan and the plans available for Nebraskans will be available in mid-October when the *Medicare & You 2006* handbook is mailed to consumers.

Compare plan benefits on-line. Beginning in mid-October, 2005, consumers can visit Medicare's website at www.medicare.gov and check out their "Medicare Prescription Drug Plan Finder." This tool will provide information on the specific drug plans available to Nebraskans and a comparison of each plan's benefits.

Call for more information. If you would like more information about the new Medicare prescription drug coverage or wish to verify that a drug plan is Medicare-Approved, you can call Medicare at 1-800-MEDICARE or the Nebraska Senior Health Insurance Information Program (SHIIP) at 1-800-234-7119.

Resist pressure tactics. Choosing Medicare drug coverage is your decision. Take the time to make an informed decision that feels comfortable. If someone tries to pressure you into making an immediate decision, say, "No." Explain that you want time to review the information.

Protect yourself. If at any point you feel endangered, such as by a salesman who refuses to leave your home or property, call your local police department immediately.

Report possible fraud. The ECHO Project provides education, assistance and advocacy to Nebraskans in order to identify, report and prevent Medicare and Medicaid fraud, waste and abuse. The ECHO Project is a service provided by the Nebraska Long Term Care Ombudsman Office. Call 1-800-942-7830 for more information or to report possible Medicare or Medicaid fraud.

Nebraska ECHO Project

800-942-7830

A service provided by the State Long Term Care Ombudsman Program, State Unit on Aging, Nebraska Health and Human Services System.

Funding provided by an Administration on Aging's Senior Medicare Patrol Project grant